

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: JOSE A. MATOS	§	Case No. 1:19-bk-03751
KELLY M. MATOS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/04/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/09/2022.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,276.00.
- 10) Amount of unsecured claims discharged without full payment: \$30,543.17.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 39,891.07	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 39,891.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,927.27	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,927.27
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN M HYAMS ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
CARMAX AUTO FINANCE	Sec	2,520.00	NA	NA	0.00	0.00
US DEPARTMENT OF HOUSING AND	Sec	81,156.78	81,156.78	0.00	0.00	0.00
ORTHOPEDIC INSTITUTE OF PA	Uns	270.58	806.58	806.58	156.64	0.00
CAPITAL ONE BANK	Uns	7,146.00	7,146.87	7,146.87	1,387.91	0.00
ECMC	Uns	127,201.00	128,940.35	128,940.35	25,040.00	0.00
CAPITAL ONE BANK	Uns	3,638.00	3,797.87	3,797.87	737.54	0.00
CAPITAL ONE BANK	Uns	2,854.00	2,955.24	2,955.24	573.90	0.00
MIDLAND CREDIT MGMT;	Uns	1,322.00	1,258.29	1,258.29	244.36	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	1,109.29	1,109.29	215.42	0.00
MIDLAND CREDIT MGMT;	Uns	875.00	874.96	874.96	169.91	0.00
MIDLAND CREDIT MGMT;	Uns	2,302.00	2,301.86	2,301.86	447.02	0.00
MIDLAND CREDIT MGMT;	Uns	1,610.00	1,609.55	1,609.55	312.57	0.00
RUSHMORE LOAN MGMT SERVICE	Sec	0.00	NA	NA	0.00	0.00
RUSHMORE LOAN MGMT SERVICE	Sec	191,240.00	194,398.55	7,998.89	2,583.13	0.00
RUSHMORE LOAN MGMT SERVICE	Sec	0.00	194,398.55	3,392.00	1,095.40	0.00
ARCADIA RECOVERY BUREAU LLC	Uns	6,619.00	NA	NA	0.00	0.00
AUDIT SYSTEMS INCORPORATED	Uns	61.39	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BEAUTIFUL SMILES FAMILY	Uns	441.38	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	1,940.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	134.00	NA	NA	0.00	0.00
CBY SYSTEMS INC	Uns	709.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	67.00	NA	NA	0.00	0.00
COMPUTER CREDIT INC	Uns	42.18	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	628.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	531.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	282.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	255.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	51.00	NA	NA	0.00	0.00
PEERLESS CREDIT SERVICE INC	Uns	643.20	NA	NA	0.00	0.00
PENN CREDIT	Uns	411.00	NA	NA	0.00	0.00
UPMC PINNACLE	Uns	42.18	NA	NA	0.00	0.00
WINDHAM PROFESSIONALS INC.	Uns	1,913.53	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 11,390.89	\$ 3,678.53	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 11,390.89	\$ 3,678.53	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 150,800.86	\$ 29,285.27	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,927.27	
Disbursements to Creditors	\$ 32,963.80	
TOTAL DISBURSEMENTS:		\$ 39,891.07

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/11/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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